

United States Bankruptcy Court
Eastern District of California

In re:
Sylvia C. Avila
Debtor

Case No. 18-12685-B
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0972-1

User: admin
Form ID: pdf003

Page 1 of 1
Total Noticed: 14

Date Rcvd: Nov 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2019.

db	+Sylvia C. Avila,	Po Box 699,	Laton, CA 93242-0699
aty	+Mark Zimmerman,	866 W Grangeville Blvd,	Hanford, CA 93230-2716
22486292	++BANK OF AMERICA,	PO BOX 982238,	EL PASO TX 79998-2238
	(address filed with court: Bank of America, Po Box 982238, El Paso TX 79998-2238)		
22486294	+Chase,	Po Box 15298,	Wilmington DE 19850-5298
22486296	ECU,	1640 7th St,	Hanford CA 93230

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr +E-mail/Text: trusteeearnnotice@gmail.com Nov 23 2019 04:56:33 Peter L. Fear, PO Box 28490,
Fresno, CA 93729-8490

cr	+E-mail/PDF: gecsedirecoverycorp.com Nov 23 2019 04:59:32	Synchrony Bank,
	c/o PRA Receivables Management, LLC,	PO Box 41021, Norfolk, VA 23541-1021
22486293	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 23 2019 04:59:48	Capital One,
	PO Box 30281,	Salt Lake City UT 84130-0281
22586217	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 23 2019 04:59:49	Capital One, N.A.,
	PO Box 71083,	Charlotte, NC 28272-1083
22566309	E-mail/Text: mrdiscen@discover.com Nov 23 2019 04:54:54	Discover Bank,
	Discover Products Inc,	PO Box 3025, New Albany, OH 43054-3025
22486295	E-mail/Text: mrdiscen@discover.com Nov 23 2019 04:54:54	Discover Financial Services,
	PO Box 15157,	Wilmington DE 19850
22628639	E-mail/PDF: resurgentbknofications@resurgent.com Nov 23 2019 05:00:13	LVNV Funding, LLC,
	Resurgent Capital Services,	P.O. Box 10587, Greenville, SC 29603-0587
22628594	+E-mail/PDF: resurgentbknofications@resurgent.com Nov 23 2019 04:59:11	PYOD, LLC,
	Resurgent Capital Services,	PO Box 19008, Greenville, SC 29602-9008
22486297	+E-mail/PDF: gecsedirecoverycorp.com Nov 23 2019 04:59:34	Synch Care Credit,
	C O PO Box 965036,	Orlando FL 32896-5036

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2019 at the address(es) listed below:

NONE.

TOTAL: 0

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA**

In re:	§	Case No. 18-12685
	§	
SYLVIA C. AVILA	§	
	§	
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATION FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Peter L. Fear, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

2500 Tulare Street, Second Floor, Suite 2501, Fresno, CA 93721

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection with the court within 21 days after the date of service of this notice pursuant to Fed. R. Bankr. P. 9006(a), service upon the trustee, any party whose application is being challenged and to the United States Trustee. The objection shall state with particularity the grounds therefor and shall be accompanied by a notice of hearing with the date and time filled in. Self set calendar procedures and available hearing dates are posted under Court Calendars on the Court's web site (www.caeb.uscourts.gov). If no objections are filed, the Court will act on the fee applications and the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date: 09/16/2019

By: /s/ Peter L. Fear
Trustee

Peter L. Fear
P.O. Box 28490
Fresno, CA 93729

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA**

In re:	§	Case No. 18-12685
	§	
SYLVIA C. AVILA	§	
	§	
	§	
Debtor(s)	§	

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

<i>The Final Report shows receipts of</i>	<u>\$25,000.00</u>
<i>and approved disbursements of</i>	<u>\$0.00</u>
<i>leaving a balance on hand of¹:</i>	<u>\$25,000.00</u>

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors:	<u>\$0.00</u>
Remaining balance:	<u>\$25,000.00</u>

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Peter L. Fear, Trustee Fees	\$2,754.97	\$0.00	\$2,754.97
Peter L. Fear, Trustee Expenses	\$36.61	\$0.00	\$36.61

Total to be paid for chapter 7 administrative expenses:	<u>\$2,791.58</u>
Remaining balance:	<u>\$22,208.42</u>

Applications for prior chapter fees and administrative expenses have been filed as follows:
NONE

Total to be paid to prior chapter administrative expenses:	<u>\$0.00</u>
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¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of disbursement of the additional interest.

Remaining balance: \$22,208.42

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00

Remaining balance: \$22,208.42

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$16,702.60 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1	Discover Bank	\$6,489.19	\$0.00	\$6,489.19
2	Capital One, N.A.	\$6,270.34	\$0.00	\$6,270.34
3	PYOD, LLC	\$2,423.38	\$0.00	\$2,423.38
4	LVNV Funding, LLC	\$1,519.69	\$0.00	\$1,519.69

Total to be paid to timely general unsecured claims: \$16,702.60

Remaining balance: \$5,505.82

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims: \$0.00

Remaining balance: \$5,505.82

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all

allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims:	<u>\$0.00</u>
Remaining balance:	<u>\$5,505.82</u>

To the extent funds remain after payment in full of all allowed claims, interest will be paid at the legal rate of 2.33 percent pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$555.50. The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor(s) after payment of all claims and interest is \$4,950.32.

Prepared By: /s/ Peter L. Fear

Trustee

Peter L. Fear
P.O. Box 28490
Fresno, CA 93729

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.